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Trial Period and Your Medigap Policy

In previous articles by Medigap program staff, information has been provided about new lock-in provisions. Lock-in will affect the ability of enrollees in Medicare Advantage Plans to go back to the original federal Medicare program and back to coverage they had in place previous to the Medicare Advantage Plan enrollment. An important protection that will remain in place even after the start up of lock-in is called Trial Period.

If a person enrolls into a Medicare Advantage Plan for the first time, he or she is eligible for a Trial Period. This gives an enrollee twelve months to try out the new plan and see if it is what they expected it to be and if it will work for them. If at any time during the first twelve months of enrollment in the Medicare Advantage Plan the enrollee decides to go back to the original federal Medicare program, they have the right to do so.

If the enrollee in the Medicare Advantage Plan had a Medigap or Medicare Supplemental Insurance Plan along with their Medicare, the Trial Period also applies to getting coverage back with that previous insurance company. If the enrollee goes back to Medicare and the previous medigap insurance company within twelve months of leaving to go the Medicare Advantage Plan, the company must take the person back. The enrollee cannot be excluded from coverage irregardless of any pre-existing conditions that may exist.

There is no guarantee that the premium will be the same, and the company must provide the returning enrollee with the medigap plan they are approved to sell at that time. If the medigap plan the person previously had is no longer being sold, that plan will not be available when returning to that insurance company.

Cautionary note: do not wait until the "twelfth hour" to go back to Medicare and a previous policy. Disenrollment issues from Medicare Advantage Plans are one of the most frequent complaints we hear about at the Medigap Helpline. It takes more than one month to disenroll from a Medicare Advantage Plan and go back to original Medicare and a medigap plan. We are hearing from several callers that they have been attempting to dis-enroll from their Medicare Advantage Plan for months, only to find out they are still enrolled.

If there is any doubt in anyone's mind that a Medicare Advantage Plan is not right for them and it is during the Trial Period, begin the disenrollment process as soon as possible. Disenroll in writing to the Medicare Advantage Plan's home office or by calling the Medicare Disenrollment Center at 1-800-633-4227.

Trial period also applies to other circumstances so the Medigap Helpline will provide additional information about Trial Period in future articles. In the mean time, if you are a Medicare beneficiary and have questions about your insurance, please call the Medigap Helpline at 1-800-246-1060.

by: Vickie Baker

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